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August 8, 2005

TO: EXAMINER SCOTT M. KLINGER

COMPANY: USPTO -GROUP ART UNIT 2153

FAX NO: 571-273-8300

RE: SERIAL NO. 09/710,551 OF MADHUR KOHLI ET AL. FILED 11/9/2000

Our Reference No.: KOHLI 1-1-5-1

FROM: WALTER W. DUFT, REG. NO. 31,948

NUMBER OF PAGES INCLUDING COVER SHEET: 9

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2. TRANSMITTAL FORM

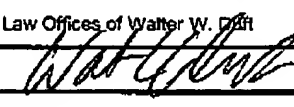
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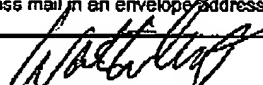
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TRANSMITTAL FORM <small>(to be used for all correspondence after initial filing)</small>	Application Number	09/710,551
	Filing Date	November 9, 2000
	First Named Inventor	Madhur Kohli
	Art Unit	2153
	Examiner Name	Scott M. Klinger
Total Number of Pages In This Submission	Attorney Docket Number	Kohli 1-1-5-1

ENCLOSURES (Check all that apply)		
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Firm Name	Law Offices of Walter W. Duft		
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CERTIFICATE OF TRANSMISSION/MAILING			
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In re Application of:

MADHUR KOHLI ET AL.

SERIAL NO.: 09/710,551

FILED: November 9, 2000

FOR: POLICY MANAGEMENT SYSTEM

Group Art Unit: 2153

Examiner: Scott M. Klinger

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO SECOND OFFICE ACTION

In response to the Second Office Action mailed on May 6, 2005, Applicants hereby
traverse, as follows:

I hereby certify that this correspondence is being
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M. Klinger of Group Art Unit 2153 at (571) 273-8300,
on:

August 8, 2005
(Date)

Walter W. Duft
(Applicant, Assignee, Registered Representative)

(Signature)

August 8, 2005
Date of Signature)